Empire Steel & Iron E. W. Bliss Milliken Bros. Ingersoll-Rand tional Fuel Gas Singer Manufacturing Woodward Iron American Coal American Hawaiian S. S. Crowell & Thurlow S. S. Fidelity-Phonix Ins. German-American Ins. Phelps Dodge & Co. R. J. Reynolds Tebacco Pocahontas Cons. Collieries American Thermos Bettle Farmers' Loan & Trust Stock Cons. Coal of St. Losis

J.K.Rice, Jr. & Co. Phones 4001 to 4010 John. 36 Wall St., N. Y.

#### Income Tax Lew And State Tax Law

We have prepared for the use of our customers a new edition of our income tax booklet which contains an analysis of and comments on the new Income Tax Law, together with the fall set of the statute in convenient form. This booklet also contains an analysis of and convenient as the Federal Inheritance Law, possitly concerd. We shall be placed to send to investors on request a copy of this booklet. Ask for Booklet No. 13

Harris, Forbes & Co NEW YORK

#### **BONDS** ror Investment

MERRILL 9"Send for list S." LYNCH & CO. 7 Wall St. New York

We Specialize in Am. Light & Traction Cities Service Republic Ry. & Lt. Pacific Gas & Elec. Am. Water Wks. & Elec. Federal Light & Trac. Close Markets-Quick Service

Williams.Troth's Coleman WALL ST., NEW YORK Tel. Hanever 5980. Direct Wire to Columbus Market.

#### Babcock & Wilcox Associated Dry Go Lord & Taylor

FREDERIC H. HATCH & CO.

Phone Bread 5140. 20 Bread St., New York Private telephone to Boston and Philadelphia.

\*\*\*\*\*\*\*\*\*\*

Benjamin Franklin says: "Look before, or you'll find yourself bekind."

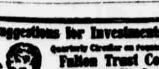
## Tax Dates

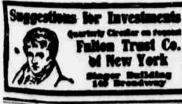
Individuals and corporations subject to taxation should be familiar with the recent changes in the tax law: and with the dates when the various taxes are payable.

A TAX ALMANAC has been issued by the Franklin Trust Company and a copy will be sent upon request. It contains valuable information for New York tax-payers, and for those who are entrusted with the management of real and personal property.



46 Wall Street, New York 166 Montague Street, Brooklyn 569 Fulton Street, Brooklyn \*\*\*\*\*\*\*\*\*





CHICAGO AND NORTH WESTERN

RAILWAY COMPANY.

OFFICE OF THE TREASURER.

III Brondway, New York, Dec. 21, 1916.

Notice is hereby given that enough of the SINKING FUND BONDS OF 1876 of this Company, both BIX AND FIVE PER CENTER. Will be drawn by lot en Wednesday, January 21, 1917, at the rate of 195 and secrued interest, to absorb the sum of \$164,480.00 deposited in the Sinking Fund of The Farmers Loan and Trust Company. Trustee, and interest will cease to accrue upon the bonds so drawn on and after January 21, 1917, upon publication of the sumbers designating the drawn bonds, pursuant to the terms of the mortgage securing the same.

The Fearnt Loan and Trust Company. The Federal Income Tax will be withheld from the accrued interest on the drawn bends, unless properly executed certificates of ownership claiming exemption accompany the bends when presented for redsmptica.

J.K. Bice, Jr. & Co. Buy & Sell MANY NEW TRANSIT NEW YEAR FINDS LINES OPEN IN 1917

> Only Six Contracts Remain to Be Let in Connection With Dual System.

Of the Total Amount \$231,- Nation to Be Divided Into 3 000,000 Already Has Been Spent or Contracted For.

Progress made in completing the dual system of rapid transit was outlined yesterday by the Public Service Com-The total cost of the new system is estimated at \$252,000,000, and of this sum \$231,000,000 has been spent and contracted for. Only six contracts remain to be let by the commission to complete the system. Of the total amount to be

teenth street, eastern line, extending over the right of way of the Long Isl-and Railroad to a connection with the

and Railroad to a connection with the Broadway line.

Two miles of elevated railroad construction involved in the Livonia avenue extension of the Eastern Parkway line, bids for which are to be opened by the Public Service Commission on January 14 uary 10.

A small section to form a connection between the Culver line and the new Coney Island terminal for the Brooklyn

New Lines in Operation. During 1916 the following new rapid transit facilities were placed in opera-

Extension of the city owned Fourth avenue subway in Brooklyn from Sixty-fifth street to Eighty-sixth street, to-gether with the express tracks from Gold street to Fifty-ninth street.

The third tracks on the company owned Second, Third and Ninth avenue elevated lines in Manhattan.

The third tracks on the company owned Broadway elevated line in Brooklyn from Havemeyer street to Myrtle

Several portions of the city owned

Queensboro subway.

The New Utrecht avenue city owned line (West End elevated line in Brook-lyn) from a connection with the Fourth avenue line at Thirty-sixth street, first

following lines will be opened to the public during 1917:

For operation by the Interborough Rapid Transit Company—The Astoria extension in Queens, a line extending from a connection with the Queensboro Bridge plaza, north along Second or Debevoise avenue to Ditmars avenue. Astoria. It is about two miles long and is practically completed except for a few details to stations and equipment, and will probably be ready for operation in February.

are: Partial operation of the Broadway subway, Manhattan, from the line in Canal street, and the line in Broadway from Manhattan Bridge north as far as Fourteenth street may be ex-pected early in the summer. At the same

time it is possible a shuttle service may be instituted south in Broadway from Canal street to City Hall. It is expected the third track on the Broadway elevated line in Brooklyn will be placet in service within a short time from Myrtle avenue to Aberdeen street. During the spring the new Jamaica aveoue elevated extension of the Broadway ine from Crescent street, Cyprus Hills, will be operated as far as Walnut street.

Operation of the line from Walnut street to the Cliffside avenue, Jamaica, terminus may be possible by summer. It is also expected that the New Utrecht avenue line, which has been in operation since last summer for practically its whole length, will be conrected up with the new terminal at Coney Island some time before the heaviest rush of summer traffic begins.

Within six months the third tracks on the Martin six months the six mont the Myrtle avenue line between Broad-

way and Wyckoff avenue will be placed MADISON SQ. GARDEN SALE.

New Development May Upset Plan to Present Property to City.

Negotiations which may mean a change of ownership for Madison Square Garden have blocked the plan of a citi-zens' committee to purchase the building zens' committee to purchase the building for presentation to the city, it was learned yesterday. Allan Robinson, Herman A. Metz. Prof. Edwin R. A. Seligman, Frederick A. M. Schleffelin, Joseph S. Auerbach, Henry Green and A. M. Friptu met in Deimonico's ten days ago to organize a movement for the city ownership of the Garden.

They felt confident that they would be able to accomplish the purchase for \$2,000,000. However, before their enterprise took any concrete shape the New

# BRITAIN REFORMED

Great Revolution of Civilian Life Is Begun Under Premier Lloyd George.

WILL COST \$252,000,000 MOBILIZATION OF LABOR

Classes to Bring About Extreme Efficiency.

Special Cable Despatch to Tun Sux. LONDON, Dec. 31.—The beginning of the year 1917 finds Great Britain more nission, and indications point to the thoroughly prepared for a decisive pening of many new lines during 1917. prosecution of the war than at any

With a new Government in office, supported by the whole country, drastic plans of the most sweeping nature have been prepared. The entire programme will be put into action at the very outset of the per year. set of the new year.

It is safe to say that the British peo

the system. Of the total amount to be spent the city will contribute \$180,000.

000, the Interborough Rapid Transit Company \$58,000,000 and the New York Municipal Railway Corporation (B. R. T.) \$14,000,000.

The six remaining contracts to be let are as follows:

Two sections of the Nassau street subway for operation by the New York Consolidated Railroad Company, connecting the Chambers street terminal of the Centre street loop with the Whitehall-Montague street tunnel to Brooklyn.

One section of the Queensboro subway from its present terminus at Park avenue and Forty-second street west to Times Square.

The elevated portion of the Fourthe street eastern line, extending the control of the Government's efforts will be detected to make no New Year resolutions, us the Lloyd George Government has made them in the people's behalf. The radical changes contemplated will unquestionably revolutionize the entire civilian life of Great Britain.

Combing Out of Slackers.

Foremost among these changes will be a very thorough combing out of every branch of civilian life, where hundreds of thousands of young men of millitary age still evade the call to the fact that the age limit for service is still four years below the German limit. The Government's efforts will be destill four years below the German limit. The Government's efforts will be devoted to forcing every able bodied civilian available into the army.

Although the entire nation is now being organized for the production of munitions on a scale never yet approached in this country, the Government is determined to force young munition workers into the army, and compel older men to take their places.

Next in importance comes a gigantic pel older men to take their places.

Next in importance comes a gigantic mobilization of labor, which will begin to operate on New Year's Day under the direction of a new force. A national service plan has been evolved, similar to the Derby scheme, but affecting men of middle age, who will be called on at first and if necessary be compelled. first and, if necessary, be compelled later to do their share in one or an-other of the industries essential to the prosecution of the war. Drastic measures will be applied especially to men

just past 41 years, the military age limit. The voluntary system will be tested during Parliament's recess, but it is certain that universal compulsory na-tional service will be enforced imme-diately after Parliament's reassembling

Division Into Three Classes. The entire nation will be divided into three classes: Indispensables, usefuls and non-essentials. Registers will be then made indicating the number in lyn) from a connection with the Fourth avenue line at Thirty-sixth street, first copened to Sixty-second atreet, later to Eighty-fourth street and then to Twenty-fifth avenue.

Unless the plans of the various contractors strike some unforeseen snag the following/lines will be opened to the littless work while avery able bottled. nitions work, while every able bodied man available will be forced to join the colors.

Other important reforms deal with the question of saving labor and con-serving the food supplies. Radical changes in this direction are imminent.

The chief scheme has been the exchange of shares at their market value for Government stock of corresponding value bearing a stated interest, the Government dealing direct with the shareholders of the breweries and distilleries and not with the companies. The gigantic propositions involved in this scheme cause some to believe that Lloyd George will be unable to carry it out. The amount of capital invested in the liquor trade is \$1,500,000,000. The revenue derived is estimated at \$200,000,000.

\$300,000,000. Such are the broad lines of the main reforms which Great Britain is pre-pared to enforce immediately to carry out the nation's determination to push war to a victorious conclusion.

"Times" on Liquor Traffic.

The Times publishes the following editorial on the liquor traffic: "Some persons would simply prohibit the liquor traffic, lock, stock and barrel, cask, flask and bottle, and so settle it forever. This course is advocated not only by thos: who have always felt so but the Scottish shipbuilders have also

come forward to urge prohibition. "Even if it were advisable on gen-eral grounds, which we do not admit, their action in urging general prohib tion would itself throw a formidable obstacle in the way, and render its wisdom doubtful by exciting the resentment of the workmen. That is shown by the counter protest promptly raised by the trade unions concerned, but we do not think general prohibition either

necessary or advisable.
"It would have consequences that its advocates do not foresee. In the States of America and in the provinces of Canada the example is deceptive. Con-ditions there are decidedly different. The liquor question is mainly one of local politics, and local legislatures change their policy too often to inspire confidence in any of their experiments.

## Our Guarantee Still Stronger

OUR title policy is the safest in the world because we have saved so large a share of our earnings instead of distributing them all as dividends.

As shown by the following statement, our capital, surplus and undivided profits to-day amount to \$17,256,362 The quality of service we render and our strong financial condition are two good reasons why we are doing the major portion of the title insurance business in Greater New York.

> Statement at the Close of Business er 31, 1916

ı	6	Decembe
ı	RESOURCES	
	Public Securities Other Securities Bonds and Mortgages. Loans and Discounts. Accounts Receivable. Banking Houses and Other Real Estate Accrued Interest Cash on Hand and in Bank.	\$633,317.98 7,478,225.75 9,639,523.10 22,264,901.06 206,319.54 2,572,718.30 377,155.66 7,484,828.71
l	Total	50 656 990 10

LIABILITIES. Capital \$5,000,000.00 Surplus (All Earned) 11,000,000.00 Undivided Profits 1,256,362.49 Amounts due Depositors 32,373,226.93 Certified and Officers 834,650.91 Checks. Reserved for Taxes. Interest and Ex-192,749.77 

\$50,656,990.10

Added to undivided profits out of the year's business after paying \$1,000,000 in dividends \$387,107

OFFICES

## TITLE GUARANTEE & TRUST @

BROOKLYN

MANHATTAN 176 Broadway 137 West 125th Street BRONX

372 East 149th Street

MASSAU COUNTY Mineola

175 Remsen Street 196 Montague Street 350 Fulton Street, Jamaica 67 Jackson Ave., L. I. City STATEN ISLAND—Richmond Stapleton

## THENEWYORK TRUST COMPANY **26 BROAD STREET**

OTTO T. BANNARD, Chairman of the Board

MORTIMER N. BUCKNER, President FREDERICK J. HORNE. Vice-President JAMES DODD. CHARLES E. HAYDOCK, Treasurer, HERBERT W. MORSE, Secretary. H. WALTER SHAW,
ARTHUR S. GIBBS.
MONTROSE STUART,
JOSEPH A. FLYNN.
HARRY FÖRSYTH, Asst. Treasurer Vice-Presidents TRUSTEES

OTIC T BANNARD

8. READING BERTRON
JAMES A. BLAIR
MORTIMER N. BUCKNER
JAMES C. COLGATE
ALFRED A. COOK
ROBBERT W. de FOREST
JOHN B. DENNIS
PHILIP T. DODGE

OTIC T BANNARD
GEORGE DOUBLEDAY
BENJAMIN S. GUINNESS
BENJAMIN S. GUINNESS
F. N. HOFFSTOT
NORMAN P. REAM
NO

70,379,381.10

744,120,72

89,000.00

100,430,24

LIABILITIES.

#### Statement, January 1st, 1917

RESOURCES. Cash in Office & Banks. \$14,740,357.99 | Capital Stock ...... \$3,000,000.00 Loans on Collateral
Bills Purchased
Stocks & Bonds
(Market Value)
Bonds & Mortgages 2.904.340.32 Surplus & Undivided 11,602,662.88 13,797,871.39 2,894,900.03 Real Estate Exchanges for Clearing House Interest Receivable. 898.025.494.84

Deposits. 357.774.78 Cheques Outstanding Reserved for Taxes ..... 2.332.833.24 580,230.39 Interest Payable.... 100,000.00

Acceptances Outstand-ing (Per Centra) 100,000.00 996,025,494.94 Member of The New York Clearing House Association

evidence furnishes undeniable proof that

cording to reports made by investigators of the State Industrial Commission. Of this number 694 were under 14 years of age. The remaining 769 ranged from 14 to 16 years of age and were not supplied with the Board of Health working certificate prescribed by the labor law. Criminal proceedings were instituted against 440 of the more flagrant violators of the law and 362 convictions.

The Chatham and Phenix were obtained.

In 217 factories situated in New York city 737 women were employed longer than the fifty-four nours prescribed by law. Convictions of 182 proprietors of mercantile establishments for this offence

have been won.
In the case of employees of mercantile establishments, chiefly stores, \$23 were compelled to work seven days a week in violation of the "one day of rest in seven law" in the past five months, the investigators reported. Of 173 violators of this law prosecuted 132 were convicted.

NEW REALTY CORPORATIONS. Carter Realty Company, Manhattan; capital, \$15,000; directors, Arthur J. Carleton, Mae Macdonald and Elsie

Baumgartner.
E. H. C. Noakes, Renity, Manhattan; capital, \$10,000; directors, George L. Bergen, Thomas S. Walton and James O. Noakes.

Kleeman Realty Company, Manhattan; capital, \$10,000; directors, Louise Kleeman, William C. Kleeman and James

Mills Estate, Manhattan; capital, \$5,-000,000; directors, George W. Graff, Robert C. Gambee and Roy C. Gasser. Blumberg Holding Company, Manhattan; capital, \$5,000; directors, Milton L. Blumberg, Alfred H. Blumberg and Rose L. Blumberg. Lenord Realty Corporation, Brooklyn; capital, \$10,000; directors, Eddy Glick-man, Camillo Saggio and Onorato

Amato.
F. E. Barnes, Manhattan; capital, \$1,000; directors, Fracerick K. Barnes, Mary E. Hanisch and Henry Kehlenbeck.
The Campello Corporation, Manhattan; capital, \$3,000; directors, C. Augustus Meser, Arthur C. Quinn and Lois S. Tuck-

American Smetters Securities Company

integration of queens, a line extending the questions of asving labor and connection with the Queenboro Debevoke, acrue to Dilumars avenue. Astoria. It is about two miles long and is practically completed except for a few details to stations and equipment, and will probably be ready for operation in The White Plains road extension, a three track elevated railroad extending from the first subway at a point near 17th street east through private property and morth through White Plains boundary of the city. This line will probably be completed during the latter part of the whiter.

The Jerome avenue extension at the Lezington avenue subway at 135th street and Park avenue, through Mott, River and Park avenue,

# National Bank

OF THE CITY OF NEW YORK.

The annual meeting of the shareholders of the Chatham and Phenix National Bank of the City of New York for the election of directors and transaction of any other business which may be brought hefore said meeting, will be held at the banking house of said Association, No. 149 Broadway, in the Borough of Manhattan, in the City of New York, on Tuesday, January 9th, 1917, at 12 e'clock noon.

B. L. HASKINS, New York, Dec. 8, 1918.

The annual meeting of the stockholders of this Company for the election of Directors, election of Inspectors of Election and for the transaction of such other business as shall come before the meeting, will be held at the office of the Company, \$2 Ltherty Street, in the City of New York, the 2d day of January, 1917, at 12 o'clock noon. The poils will remain open until 12:30 o'clock P. M. THE FIDELITY AND CASUALTY COM-PANY OF NEW YORK. Theo. E. Gaty. Vice-President-Secretary.

Notice is hereby given that the annual meeting of the stockholders of Smart Set Company, Inc., will be held at the office of the company, No. 481 Eighth Avenue, in the Borough of Manhattan, New York City, on the 15th day of January, 1917, at three o'clock in the afternoon for the purpose of electing directors for the ensuing year and for the transaction of such other business as may properly come before said meeting.

Dated, New York, December 28th, 1916.

GEORGE JEAN NATHAN.

Recretary.

Killed by Lunch Room Owner. be able to accomplish the purchase for \$2,000,000. However, before their enterprise took any concrete shape the New York Life Insurance Company, the present the Government, have pursued a resent the Government, have pursued a feer owner, entered into a discussion of terms with another purchaser.

If there is failure of the present negotiations for the sale of the property the citizens' committee will hold another meeting for the promotion of its plan.

Buccessful Middle Course.

Buccessful Middle Cours

Compons and Dividends due in January are payable at this office on and after January 1st, 1917, as follows:

Army & Novy Club of Months American Weter Supply Co. of Kanthabas Athens Railway & Electric Company Alabama Great Southern Railward Compa Blomarck Water Supply Company Olean, City of Butler Water Company Chaftanooga City Water Company Control Browing Company Care Water Works Company Consolidated Street Railway Co. (Momphie) Commercial Cable Company Consumers Park Browing Company Constitution Publishing Company

The Farmers' Loan and Trust

Cowlite Lumber Company Chicago & Northwestern Relivey Compa Equipment Trust Cife., Series "A" Chicago & Northwostern Railway Comper Equipment Trust Cife., Series "C" Chicago & Eastorn Illinois Railroad Seri "A" Roceiver's Certificates

Dayton Union Railway Company Direct-Line Telephone Company East Greenwich Water Supply Co., 1st Mtge. East Greenwich Water Supply Co., 2d Mtge. East St. Louis City Water Company El Pasa & Southwestern Railroad Comp-Ellsworth Collieries Company (Bonds) Hampshire Southern Railread Company Hertimor, Mehawk, Ilion & Frankfort Electric Railway Co.

Hoggson Brothers Itheca Street Railway Company Iowa City Water Company Indianapolis & Southeastern Traction Co. Indianapolis Union Railway Company Kokomo Water Works Company Lawrence Park Realty Company Mobile & Ohio Railroad Company Exten-cion 1st Mortgago Mobile Light & Railroad Company Mosier Safe Company

JANUARY SND, 1917. F. W. Woolworth Co., Professed Twin City Rapid Transit Co., Professed

Twin City Rapid Transit Co., Common

Woyman-Bruton Company, Preferred

ELMER E. WHITTAKER, Cushler. COPARTNERSHIP NOTICE.

NEW YORK AND PHILADELPHIA. December \$1st, 1918.
Mr. THOMAS COCHRAN, heretofore President of the Liberty National Bank of New York, is this day admitted as partner in our firms in New York and Philadelphia. J. P. MORGAN & CO.,

Nassau & Cedar Streets. New York, December 10, 1916. The interest of the ESTATE OF WILLIAM A. READ in this firm cesses on this date. The business of the firm will be con-nued by the remaining pariners under the same firm name.
WM. A. READ & CO

Members New York Stock Exchange. 61 Broadway, New York, Jan. 1st, 1917. We wish to announce that we have admitted Mr. Robert C. Hanks to membership in our firm. R. H. SIMPSON & CO.

been given our limited Power of Attorney to sign drafts, cheques and bills of exchange Messrs, J. WRIGHT HROWN and NEW-HOLD LeROY have resigned from our staff BROWN BROTHERS & COMPANY. 49 Wall St., New York, January 1st, 1917. We beg to announce that Mr. PHINEAS

HEIDELBACH, ICKELHEIMER & CO. 25 Broad St., New York, 1st January, 1617.
We take pleasure in announcing that MR,
NICHOLAS G. RUTGERS, Jr., member of
the New York Stock Exchange, becomes a
partner in our firm from 2nd January, 1917.
WILLIAMS, NICHOLAS & MORAN,
Members of New York Stock Exchange,

We wish to announce that Mr. N. S. SEELEY and Mr. JEROME A. HUGHES have this day

Jan. 1, 1917. We beg to announce the retirement of ir. HARRY G. TOBEY from our firm as of

We regret to announce that MR. SIDNEY GOLDSTEIN, by reason of ill health, retires from our firm this day. ASIEL & CO. January 1, 1917.

Notice is hereby given that the annual meeting of the stockholders of Field & Stream Publishing Co. will be held at the office of the company, No. 461 kighth Avenue, Borrough of Manhattan, New York City, on the 18th day of January, 1917, at two o'clock in the afternoon, for the purpose of electing directors for the ensuing year and for the transaction of such other business as may properly come before said meeting.

Dated, New York, December 28th, 1816, 1RVING MYERS, Secretary. ELECTIONS AND MEETINGS.

Company 16, 18, 20 and 22 WILLIAM STREET New York City

National Storch Company New Orleans & Northeastern R. R. Co. New Castle & Shenange Valley R. R. Co. New York & Cuba Mail Steamship Co. Let 8%

Orango County Lighting Company
Pennsylvania & Maryland Street Railway Co.
Portamouth & Suffelk Water Company
Peoples Water Company, Orkaloon, 5%
Piedment & Northern Railway Co. (Note) Popular Science Publishing Company Richmond Beach & Railway Co. St. Louis & Cairo Raffrood Compan South Yuba Water Co. Consol. Martgag Santa Lucia Company
Southern Public Utilities Company
Third Avenue Railread Company, 8% Union Utilities Company Union Dopot Company, Calemben, Ohio Vanderburgh County, Indiana

Watkins, Jabes B. Warren Water Company (Issue of 1897) Warren Water Company (Issue of July,1988) Wayne Cotton Mille Washington Water Power Company Woodward Iron Company

CANUARY SND, 1917. County of Vanderburgh, Indiana. East St. Louis & Granto City Water Co.

JANUARY 18TL, 1817. Louisiana Water Company Mismospolis, Lyndale & Mismotonias Ry. Co. and Minneapolis Street Ruthway Co. St. Paul City Railway Company JANUARY 807H, 1917. Pekin Water Works Company JANUARY 815T, 1917.

Parsons Water Supply & Power Company Dividends

> Weymen-Bruton Company, Common Duluth-Superior Traction Co., Preferred JANUARY STE, 1917. Detroit, Hilledale & Southwestern Reffree

THE HANOVER NATIONAL BANK OF THE CITY OF NEW YORK. New York, December 22nd, 1916. The Board of Directors have this day de-lared a dividend of SI: PER CENT., pay-ble on and after J. nuary 2nd, 1917. The ranger books will remain closed until that Refining & Mining Co.

DREXEL & CO., Philadelphia.

Wm. A. Read & Co.

R. H. Simpson & Co.

Mr. WILLIAM E. BLEWETT has been uthorized to sign for us in New York, hindelphia and Boston.
Mr. ARCHIBALD GRACIE OGDEN has een given our limited Power of Actorney to

SONDHEIM has this day been admitted a partner in our firm.

JOHN KING HODGES becomes a partner in our firm from this date.

AMORY G. HODGES & CO.

TOBEY & KIRK,

United States Smelting

The Directors of the United States Smel ing, Renning & Mining Company have de clared a quarterly dividend of 1% per cen (\$7% cents per share) on the Preferre Capital Stock, and a dividend of 2% pe cent. (one dollar and twenty-five cents pe-ahare) on the Common Capital Stock, pay able January 15, 1917, to stockholders o record at the close of business January 6

P. W. BATCHELDER, Treasurer. UNITED FRUIT COMPANY DIVIDEND NO. 70

A quarterly dividend of two per cent (two dollars per share) on the capita stock of this Company has been declared payable on January 15, 1917, to stockhold ers of record at the close of business De cember 23, 1916. The transfer books do not close in con section with this dividend declaration.

JOHN W. DAMON, Treasurer. THE MERCHANTS NATIONAL BANK OF THE CITY OF NEW YORK.

December 21st, 1916.

The Board of Directors has this day de-clared a dividend of four per cent. (%), payable on January 2nd. 1917, to stockhold-ers of record at the close of business De-cember 26th, 1916.

JOSEPH BYRNE, Cashler.

THE BANK OF AMERICA.

New York, Dec. 13, 1916.

The Board of Directors have to-day declared a semi-annual dividend of fourteer (14) per cent., free of tax, payable January 3d, 1917.

The transfer books will remain closed until January 3d, 1917.

W. M. BENNET, Cashter.

The Bowery Savings Bank

Savings Banke.

128 and 130 BOWERY. NEW YORK, Dec. 12, 1916. A semi-annual dividend at the rate of THREE and ONE-HALF Per Cent. per annum has been declared and will be credited to depositors on all sums of \$5.00 and upward and not exceeding \$3,000 which shall have been deposited at least three months on the first day of January next, and will be payable or and after Monday, January 15, 1917. Money deposited on or before Jan. 10 wi draw interest from Jan. 1, 1917.

Union Dime Savings Bank 40"Street and 6" Avenue

HENRY A. SCHENCK, President. WILLIAM E. KNOX, Comptroller.

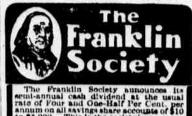
JOSEPH G. LIDDLE, Secretary.

Three and One-Half Per Cent. per an-Credited January 1, 1917, and payable cn and after Thursday, Jan. 18, 1917, on 11 sums entitled thereto under the Bylaws. Money deposited on or before Jan. 10, 1917, draws interest from Jan. 1, 1917.

Alex. P. W. Kinnan, President.

An Interest Dividend (115th consecutive) has been declared at the rate of

Francis M. Loake, Treasurer. Frank F. Mazard, Secretary. SAVINGS AND LOAN ASSOCIATIONS.



annum on all savings share accounts of 510 to 55,000. This is the society's control of 56th Consecutive Dividend SECURITIES:—First Mortgages (in small amounts) on dwellings in New York City and vicinity—non-speculative.

Bank Department Supervision.

Even a dollar starts an account. Thous-Even a dollar staris an account. Thousands of investors, large and small.

SIMPLE MAILING SYSTEM. Accounts of \$10 or more opened on or before Jan. 10 earn from date opened. Begin now or write for Hooklet M. THE FRANKLIN SOCIETY

FOR Hume Building and Savings.

38 PARK ROW, NEW YORK.

CRENCH LINE COMPACHIE GENERALE TRANSMINISTREE
EXPRESS POSTAI Service NEW YORK—BORDEAUX—PARIS

Monday, January 1, 3 P. M. **ESPAGNE** 

Modern Express. Suites with baths Saturday, January 6, 3 P. M. S. S. CHICAGO Sat., Jan. 13, 3 P. M. COMPANY'S OFFICE 19 Nate St. N. Y.

American Line **ALL AMERICAN STEAMERS** Under the American Flag -N. Y.—Liverpool, Pier 62, N. R., Noors White Star Line

New York - Liverpool Inquire for Sallings, Etc. OFFICE, 9 B'WAY, N. Y. Tol. 9000 Rectery CUNARD

Frequent Sailings for LIVERPOOL FALMOUTH

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21 State St., New York. Tel. 3300 Broad. OLD DOMINION LINE. To all points South and West. Every weekday, 2 P. M., Pier 25, North River. Tel. 2300 Franklin. ATLANTIC, GULF AND WEST INDIES
STEAMSHIP LINES — Clyde — Mallory —
Ward—Porto Rice Lines 200 Bway, N. T.

STEAMSHIP TICKETS to any port.
Official Agent all lines.
Raymond & Whitcomb Co., 225 5th Av., N.E. BY SEA TO SAVANNAH.

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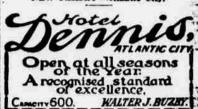
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